

Certificate Number: 15111-PAE-DE-030171097

Bankruptcy Case Number: 12-21232



15111-PAE-DE-030171097

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 14, 2017, at 12:13 o'clock PM EST, Francis C Mccarthy completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 14, 2017

By: /s/Waqar Ikram for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education